

Information to identify the case:

Debtor 1	Scott M. Davis	Social Security number or ITIN	xxx-xx-5257
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-20734-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott M. Davis

8/4/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott M. Davis
Debtor

Case No. 21-20734-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 04, 2021

User: culy
Form ID: 318

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

Recip ID	Recipient Name and Address
db	+ Scott M. Davis, 233 Church Street, Homestead, PA 15120-2415
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15357371	+ Accelerated Inventory Managment/Webbank, c/o Demetrios H. Tsarouhis, Esquire, 21 South 9th St., Allentown, PA 18102-4861
15357374	Duquesne Light Company, P.O. Box 371324, Pittsburgh, PA 15250-7324
15357379	+ Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
15357382	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15357383	Pennsylvania Municipal Service Co., 336 Delaware Ave., Dept U-530-A, Oakmont, PA 15139-2138
15357384	+ Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
15357385	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
15357389	+ Webbank, c/o FBCS, 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Aug 05 2021 03:13:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Aug 05 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 04 2021 23:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	Aug 05 2021 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15357372	+ EDI: CONVERGENT.COM	Aug 05 2021 03:13:00	Convergent, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
15357373	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 04 2021 23:12:57	Credit One Bank/LVNV Funding, c/o Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
15357378	+ EDI: CITICORP.COM	Aug 05 2021 03:13:00	Macy's/DSNB, P.O. Box 8218, Mason, OH 45040
15357375	+ Email/Text: bankruptcy.notices@hdfsi.com	Aug 04 2021 23:11:00	ESB/Harley Davidson Cr, 3850 Arrowhead Dr., Carson City, NV 89706-2016
15357376	+ Email/Text: bankruptcy@huntington.com	Aug 04 2021 23:11:00	Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15357377	EDI: IRS.COM	Aug 05 2021 03:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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15357380	+ Email/Text: processing@keybridged.com	Aug 04 2021 23:11:00	Med Health Services Management, c/o Key Bridge, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15357381	+ EDI: AISMIDFIRST	Aug 05 2021 03:13:00	Midland Mortgage/Midfirst, P.O. Box 268959, Oklahoma City, OK 73126-8959
15359666	EDI: PENNDEPTREV	Aug 05 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15359666	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15357386	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15358115	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15357387	+ EDI: WTRRN BANK.COM	Aug 05 2021 03:13:00	TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
15357388	+ EDI: JEFFERSONCAP.COM	Aug 05 2021 03:13:00	Verizon Wireless, c/o Jefferson Capital System, 16 Mcleland Rd., Saint Cloud, MN 56303-2198
15357390	+ Email/Text: bankruptcy@fncbinc.com	Aug 04 2021 23:11:00	Webbank/Fingerhut, c/o FNCB, Inc., 50 W Liberty Street, Suite 250, Reno, NV 89501-1973
15357391	+ EDI: BLUESTEM	Aug 05 2021 03:13:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15359667	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: culy

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Dennis J. Spyra

on behalf of Debtor Scott M. Davis attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor MIDFIRST BANK mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6